Case 12-19448-jkf Doc 1 Filed 10/04/12 Entered 10/04/12 13:56:19 Desc Main

Document Page 1 of 41 **B1** (Official Form 1) (12/11) **United States Bankruptcy Court Voluntary Petition** EASTERN DISTRICT OF PENNSYLVANIA Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle): Adami Sr., Jeffrey R. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): aka Jeffery R. Adami, Sr. Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2498 (if more than one, state all): Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 146 East Maple Avenue Langhorne, PA ZIPCODE ZIPCODE 19047 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Bucks Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which the Petition is Filed Type of Debtor (Form of organization) (Check one box.) (Check one box) (Check one box.) Chapter 7 ☐ Chapter 15 Petition for Recognition Health Care Business Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined Chapter 11 See Exhibit D on page 2 of this form. Chapter 15 Petition for Recognition in 11 U.S.C. § 101 (51B) Chapter 12 of a Foreign Nonmain Proceeding Corporation (includes LLC and LLP) Railroad \boxtimes Chapter 13 Partnership Stockbroker Nature of Debts (Check one box) Other (if debtor is not one of the above Commodity Broker Debts are primarily consumer debts, defined Debts are primarily entities, check this box and state type of in 11 U.S.C. § 101(8) as "incurred by an business debts. entity below Clearing Bank individual primarily for a personal, family, Other or household purpose" **Chapter 15 Debtors** Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Country of debtor's center of main interests: Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). Each country in which a foreign proceeding by, under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). regarding, or against debtor is pending: Code (the Internal Revenue Code). Check if: Filing Fee (Check one box) Debtor's aggregate noncontingent liquidated debts (excluding debts Full Filing Fee attached owed to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Acceptances of the plan were solicited prepetition from one or more attach signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 25,001 \boxtimes 1.000 5 001-10 001-50.001-Over 1-49 50-99 100-199 200-999 10,000 25,000 50,000 100.000 100,000 Estimated Assets \$50,001 to \$50,000,001 \$500,001 \$1,000,001 \$10,000,001 \$500,000,001 \$100,000,001 \$100,001 to More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities \$0 to \$10,000,001 \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than to \$100 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$500 to \$1 billion \$1 billion

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B1 (Official Form 1) (12/11)	nent Page 2 of 41	F	ORM B1, Page 2
Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case)	Jeffrey R. Adam	i Sr.	
All Prior Bankruptcy Cases Filed Within Last 8 Y	ears (If more than two, atta	ach additional sheet)	
Location Where Filed:	Case Number:	Date Filed:	
NONE			
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	f this Debtor (If more	than one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
NONE District:	Palationship	Indee	
District.	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)	whose I, the attorney for the petitioner is have informed the petitioner that or 13 of title 11, United States C each such chapter. I further certification by 11 U.S.C. §342(b).	Exhibit B e completed if debtor is an individual debts are primarily consumer debts) named in the foregoing petition, declar t [he or she] may proceed under chapte code, and have explained the relief ava fy that I have delivered to the debtor to	er 7, 11, 12 iilable under
Exhibit A is attached and made a part of this petition	X /s/ Ann Hook Be	lknap, Esquire	10/ 4/2012
	Signature of Attorney for Debtor(Date
 (Check ✓ Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days t ☐ There is a bankruptcy case concerning debtor's affiliate, general partner. ☐ Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defendathe interests of the parties will be served in regard to the relief sought in 	Exhibit D a spouse must complete and attach a e part of this petition. and made a part of this petition. Regarding the Debtor - Venue ek any applicable box) siness, or principal assets in this Distriban in any other District. , or partnership pending in this Distribusiness or principal assets in the Urant in an action proceeding [in a fede this District.	rict for 180 days immediately ict. nited States in this District, or has no ral or state court] in this District, or	
	o Resides as a Tenant of Residentiapplicable boxes.) or's residence. (If box checked, comp (Name of landlord that of	olete the following.)	
	(Address of landlord)		
☐ Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		•	
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	f any rent that would become due du	ring the 30-day	
☐ Debtor certifies that he/she has served the Landlord with this certifies	fication. (11 U.S.C. § 362(l)).		

Case 12-19448-jkf Doc 1 Filed 10/04/12 Entered 10/04/12 13:56:19 Desc Main **B1** (Official Form 1) (12/11) Document Page 3 of 41 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Jeffrey R. Adami Sr. **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 signs the petition] I have obtained and read the notice required by are attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the Code, specified in this petition. order granting recognition of the foreign main proceeding is attached. X /s/ Jeffrey R. Adami Sr. Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) 10/ 4/2012 (Date) Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ Ann Hook Belknap, Esquire I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Ann Hook Belknap, Esquire and the notices and information required under 11 U.S.C. §§ 110(b), 110 (h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services Printed Name of Attorney for Debtor(s) Belknap & Mayer, P.C. bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Form 19 is attached. 301 Oxford Valley Road Yardley, PA 19067 Printed Name and title, if any, of Bankruptcy Petition Preparer 215-493-4300 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, 10/ 4/2012 responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual

> If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

n re <i>Jeff</i> a ka	rey R. Ad Jeffery R	lami Sr. . Adami,	Sr.				Case No. Chapter 13
						/ Debtor	
Attorne	ey for Debtor:	Ann Hook	Belknap,	Esquire	_		

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 281.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

9. By agreement with the debtor the above fee does not include legal services involving:

motions for relief, to dismiss, to convert, to avoid liens and to employ special counsel; objections to claims, exemptions, discharge and confirmation; adversary proceedings; appearance at more than one creditors meeting and one confirmation hearing, trustee audits, 2004 examinations; valuation of businesses and calculation of income; reaffirmation hearings; and post-confirmation and post-discharge services. Legal services rendered for these types of matters will be charged at the hourly rate of \$300.00 and are in addition to the above fee.

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Respectfully submitted, Dated: 10/ 4/2012

X/s/ Ann Hook Belknap, Esquire
Attorney for Petitioner: Ann Hook Belknap, Esquire Belknap & Mayer, P.C. 301 Oxford Valley Road Yardley PA 19067

215-493-4300

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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In re Jeffrey R. Adami Sr.	Case No. (if known)
Debtor(s)	-

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

•
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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	4. I am not required to receive	e a credit cou	unseling briefing because	of: [Chec	k the applicable state	ment]	
[Must be accompa	anied by a motion for determi	ination by the	e court.]				
	☐ Incapacity. (Defined	in 11 U.S.C.	§ 109 (h)(4) as impaired	by reason of	mental illness or ment	tal deficiency	
\$	so as to be incapable of realiz	ing and maki	ing rational decisions with	respect to fi	nancial responsibilities	s.);	
	Disability. (Defined in	n 11 U.S.C. §	109 (h)(4) as physically	impaired to t	he extent of being una	ble, after	
ı	reasonable effort, to participat	te in a credit	counseling briefing in per	son, by telep	hone, or through the Ir	nternet.);	
	Active military duty in	a military co	ombat zone.			,,	
	5. The United States trustee of	or bankruptcy	y administrator has deterr	nined that the	e credit counseling req	quirement	
of 11 U.S.C. § 1	09(h) does not apply in this d	istrict.					
I certify	under penalty of perjury th	at the inforr	nation provided above	is true and	correct.		
	Signature of	Debtor:	/s/ Jeffrey R.	Adami	Sr.	<u> </u>	
	Date: 10	/ 4/2012	,				

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In re Jeffrey R. Adami Sr.		Case No.	
		Chapter	13
	/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 271,414.00		
B-Personal Property	Yes	4	\$ 159,049.22		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 230,776.8	38
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$ 2,000.0	00
F-Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 345,477.8	35
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 7,364.63
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 5,590.00
ТОТ	AL	19	\$ 430,463.22	\$ 578,254.7	3

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In Te Jeffrey R. Adami Sr.		Case No.		
		Chapter	13	
	/ Debtor			

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$2,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on	\$0.00
Schedule E Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$2,000.00

State the following:

Average Income (from Schedule I, Line 16)	\$7,364.63
Average Expenses (from Schedule J, Line 18)	\$5,590.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$7,937.50

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$2,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$ 345,477.85
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 345,477.85

B6 Declaration (Official Form 2-191448-i) (12/07) DOC 1	Filed 10/04/12

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In re Jeffrey R. Adami Sr.	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	are under penalty of perjury that I hat to the best of my knowledge, info	nave read the foregoing summary and schedules, consisting of sheets, and that they are true and primation and belief.
Date:	10/4/2012	Signature /s/ Jeffrey R. Adami Sr. Jeffrey R. Adami Sr.
		[If joint case, both spouses must sign.]

 $Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. \S\S 152 and 3571.$

FORM B6A (Official Form 6A) (12/07) 448-jkf Doc 1 Filed 10/04/12 Entered 10/04/12 13:56:19 Desc Main Document Page 11 of 41

In re Jeffrey R. Adami Sr.	Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	HusbandH WifeW JointJ CommunityC	Deducting any Secured Claim or	Amount of Secured Claim
Residence: 146 East Maple Avenue, Langhorne, PA	Fee Simple		\$225,000.00	\$224,605.07
1114 Fourth Avenue, Croydon, PA 19021; property owned as JTWOS by debtor and his brother who resides in the property (Debtor's Equity is FMV: \$110,000 - (10% cost of sale and liens) = \$92,828 = \$46,414)		n J	\$46,414.00	\$6,171.81

TOTAL \$ 271,414.00 (Report also on Summary of Schedules.)

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In re Jeffrey R. Adami Sr.	. Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N o n e	Description and Location of Property	Husband Wife Joint Community	W :J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1	Cash on hand.	X	1			
2	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		TD Bank Personal Checking Account *0714 Location: In debtor's possession			\$2,000.00
3	Security deposits with public utilities, telephone companies, landlords, and others.	X				
4	Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous Household Goods & Furnishings Location: In debtor's possession			\$4,500.00
5	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6	Wearing apparel.		Miscellaneous Wearing Apparel Location: In debtor's possession			<i>\$750.00</i>
7	Furs and jewelry.		Miscellaneous Jewelry: watch, chain and other miscellaneous jewelry Location: In debtor's possession			\$500.00
8	Firearms and sports, photographic, and other hobby equipment.	X				
9	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
1). Annuities. Itemize and name each issuer.	X				
1	I. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such	X				

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In re Jeffrey R. Adami Sr.	Case No.	
Debtor(s)	-,	(if known)

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)		
Type of Property	N o n e	Description and Location of Property Husband Wife Joint Community	W :J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
interest(s). 11 U.S.C. 521(c).)				
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
Stock and interests in incorporated and unincorporated businesses. Itemize.		Allied Adjustment Group, Inc.: insurance claims adjusting; debtor is sole shareholder (2007 Ford F350 P/U w/50,000 miles: \$10,000; accounts: TD Operating *8287 \$1,333, TD Escrow *2066 \$41,332, TD Savings *6096 \$49; 1st Nat'l of Newtown Payroll *3421 \$764; A/R: approx. \$40,000; office furniture/equipment/supplies: \$1,500; monthly expenses: \$24,999.92) Location: In debtor's possession		<i>\$26,</i> 500.00
		Allied Asset Group, Inc.; real estate management/holding company; debtor is sole share holder (owns 117 East Maple Avenue, Langhorne, PA; appraised at \$455,000; 2 mortgages; TD Bank \$164,676.06 and John Traum \$127,154.72; equity after 10% cost of sale = \$117,669.22; 2 TD Bank accts. *7321 operating acct. \$4,000 & *6104 \$30; monthly expenses: \$6,088.42; receives monthly rental income of \$3,800 from Allied Adjustment that is used to pay mortgages) Location: In debtor's possession		\$117 , 699 . 22
14. Interests in partnerships or joint ventures. Itemize. 15. Covernment and corporate bonds and	x x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.				
16. Accounts Receivable.	X			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
1				

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In re Jeffrey R. Adami Sr.	. Case No.
Debtor(s)	(if knowr

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n		Husband Wife		in Property Without Deducting any
	е		Joint Community	-	Secured Claim or Exemption
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		•		
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		2000 Suzuki 110 Dirtbike Location: In debtor's possession			\$300.00
		2011 Loadrite Trailer Location: In debtor's possession			\$800.00
26. Boats, motors, and accessories.		2006 Sea Doo Wave Runners w/ Trailer Location: In debtor's possession			\$2,000.00
		2007 Sea Doo Waverunner Location: In debtor's possession			\$2,000.00
27. Aircraft and accessories.	x				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
	1				

B6B (Official Form CASE/012-19448-jkf	Doc 1	Filed 10/04/1	2 Entered 10/04/12 13:56:19	Desc Main
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In re Jeffrey R. Adami Sr.	Case No.	
Debtor(s)	(if kno	wn

SCHEDULE B-PERSONAL PROPERTY

		(,			
Type of Property	N o n	Description and Location of Property	Husband- Wife- Joint- Community-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
	<u> </u>		Community	-0	
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.		Tools: various hand tools and ladders used by debtor in his business Location: In debtor's possession			\$2,000.00

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In re Jeffrey R. Adami Sr.	Case No.
Debter(s)	(if known

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$146,450.*

(Check one box)

☑ 11 U.S.C. § 522(b) (2)

☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Residence: 146 East Maple Avenue, Langhorne, PA	11 USC 522(d)(1)	\$ 394.93	\$ 225,000.00
TD Bank Personal Checking Account *0714	11 USC 522(d)(5)	\$ 2,000.00	\$ 2,000.00
Miscellaneous Household Goods & Furnishings	11 USC 522(d)(3)	\$ 4,500.00	\$ 4,500.00
Miscellaneous Wearing Apparel	11 USC 522(d)(3)	\$ 750.00	\$ 750.00
Miscellaneous Jewelry	11 USC 522(d)(4)	\$ 500.00	\$ 500.00
Allied Asset Group, Inc.	11 USC 522(d)(5)	\$ 9,975.00	\$ 117,699.22
Tools	11 USC 522(d)(6)	\$ 2,000.00	\$ 2,000.00
Page No. <u>1</u> of <u>1</u>			

^{*} Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07)

In reJeffrey R. Adami Sr.	, Case No.	
Debtor(s)	· _	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	of Lien, and D	as Incurred, Nature Description and Market Derty Subject to Lien	***************************************	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 4942 Creditor # : 1 Bank of America Home Loans 7105 Corporae Drive PTX-B-209 Plano TX 75024			ce: 146 East Maple Langhorne, PA					\$ 223,375.07	\$ 0.00
Assert New 2020		Value: \$ 2	225,000.00						
Account No: 4942 Representing: Bank of America Home Loans		Michael 701 Mari	Group, pc McKeever, Esq. ket St., Ste. 5000 lphia PA 19106						
		Value:							
1 continuation sheets attached	I	1 1	(Sub (Total of Use only on I	this To	pag tal	e) _ \$ e)	\$ 223,375.07 (Report also on Summary of	\$ 0.00

Schedules.)

Statistical Summary of Certain Liabilities and Related Data) B6D (Official Form 6D) (12/07) - Cont.

In reJeffrey R. Adami Sr.	_, Case No.	
Debtor(s)	_	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.) Account No: -314 Creditor # : 2 Bristol Township Sewer Dept. 250 Bath Road Bristol PA 19007	L	O H- W- J C-	rate Claim was Incurred, Nature f Lien, and Description and Market alue of Property Subject to Lien		Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: -314		╁	Value: \$ 46,414.00						
Representing: Bristol Township Sewer Dept.			Russell Paul Sacco, Esquire 53 S. Main Street Yardley PA 19067						
Account No: -314 Creditor # : 3 Bucks County Tax Claim Bureau 55 East Court Street Doylestown PA 18901	X	J	2011 Real Estate Taxes 1114 Fourth Avenue, Croydon, PA 19021 Value: \$ 46,414.00					\$ 5,900.00	\$ 0.00
Account No: 2498 Creditor # : 4 PA Dept. of Revenue Bureau of Compliance/Bankruptc Dept. 280946 Harrisburg PA 17128-0946 Account No:			2009 & 2010 Tax Lien Residence: 146 East Maple Avenue, Langhorne, PA Value: \$ 225,000.00					\$ 1,230.00	\$ 0.00
			Value:						
	ttad	he	d to Schedule of Creditors	Sub			-	\$ 7,401.81	\$ 0.00
Holding Secured Claims			(Use	(Total of	To	otal	\$	\$ 230,776.88	\$ 0.00

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In re Jeffrey R. Adami Sr.	. Case No.
D = 1. (=/ =)	

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Nomestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Jeffrey R. Adami Sr.	,	Case No.	
Debtor(s)			(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: Domestic Support Obligations

Type of Thomas for Claims Eleted on This Cheet.									
Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	H \	Date Claim was Incurred and Consideration for Claim HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: Creditor # : 1 Dora Adami 16 Brentwood Avenue Holland PA 18966			Child support Debtor is current on his payments.				Unknown	\$ 0.00	
Account No:									
Account No:									
Account No:									
Account No:									
Sheet No1_ of2_ continuation sheets attached to Schedule of Creditors Holding Priority		lai	(Use only on last page of the completed Schedule E. Report on Summary of Sci	this Tota tota chec	pa tal al al dule	ge) \$ so es)			
			(Use only on last page of the completed Schedule E. If ap report also on the Statistical Summary of Certain Liabil		abl	e,			

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ln re Jeffrey R. Adami Sr.	_ ,	Case No.	
Debtor(s)	_	(if kno	vn)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Type of Priority for Claims Listed on This Sheet:		(Continuation Sheet) Taxes and Certain Other Debts	0	we	ed	to Governm	ental Units	
Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: 2498 Creditor # : 2 Internal Revenue Service Insolvency Section PO Box 21126 Philadelphia PA 19114		2009 & 2010 Personal Income Tax Tax years 2009 and 2010				\$ 2,000.00	\$ 2,000.00	\$ 0.00
Account No:								
Account No:								
Account No:								
Account No:								
Sheet No. 2 of 2 continuation sheet attached to Schedule of Creditors Holding Priorit		Su (Total or laims (Use only on last page of the completed Schedule E. Repor	f this To t t tota	s pa tal al al	age) \$ so	2,000.00	2,000.00	0.00
			To	tal cab	\$ le,		2,000.00	0.00

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In re Jeffrey R. Adami Sr.	,	Case No.	
Debtor(s)	_		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3334			various				\$ 6,521.94
Creditor # : 1 Advantage Assets II, Inc. c/o Apothaker & Assoc., PC 520 Fellowship Rd., Ste. C306 Mount Laurel NJ 08054			Credit Card Purchases/Interest				
Account No:			> 2008				\$ 13,859.83
Creditor # : 2 American Express Centurion Bank 4315 South 2700 West Mail Code: 02-01-47 Salt Lake City UT 84184			Credit Card Purchases/Interest				
Account No:							
Representing: American Express Centurion Bank			Apothaker & Associates, PC 520 Fellowship Rd., Ste. C306 Mount Laurel NJ 08054				
3 continuation sheets attached	•	•		Sub	tota	1\$	\$ 20,381.77

Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

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In re_Jeffrey R. Adami Sr.	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: Creditor # : 3 American Express PO Box 981535 E1 Paso TX 79998-1535	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. usband Vife bint ommunity various Credit Card Purchases/Interest	Contingent	Unliquidated	Disputed	### Amount of Claim ### 1,755.45
Account No: Representing: American Express	-		Michael Ratchford, Esquire 1729 Pittston Avenue Scranton PA 18505				
Account No: 2218 Creditor # : 4 Citibank, N.A. PO Box 6500 Sioux Falls SD 57117	-		various Credit Card Purchases/Interest				\$ 3,896.96
Account No: 2218 Representing: Citibank, N.A.	-		EMS PO Box 707601 Tulsa OK 74170-7601				
Account No: 5802 Creditor # : 5 GE Capital Retail Bank PO Box 965004 Orlando FL 32896-5004	-		various Credit Card Purchases/Interest originally Lowe's				\$ 3,286.05
Sheet No. 1 of 3 continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ed t	o Sc	nedule of (Use only on last page of the completed Schedule F. Report also o Schedules and, if applicable, on the Statistical Summary of Certain Liabilitie	n Sur	Γ ot a nmai	l \$ y of	\$ 8,938.46

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In re	Jeffrey	R.	Adami	Sr.	,

Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 5802 Representing:	Co-Debtor	W J,	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community EPA Group 9668 Milliken Avenue Suite 104-395	Contingent	Unliquidated	Disputed	Amount of Claim
GE Capital Retail Bank			Rancho Cucamonga CA 91730				
Account No: Creditor # : 6 John Traum 1705 Bennett Place Holland PA 18966	X	J	Personal Guarantee guarantee on note secured by mortgage from Allied Asset for 117 East Maple Ave., Langhorne, PA				\$ 127,154.72
Account No: Creditor # : 7 LVNV Funding Resurgent Capital Group PO Box 10497 Greenville SC 29603			> 1 year ago Credit Card Purchases/Interest				\$ 1,364.93
Account No: Representing: LVNV Funding			Michael Ratchford, Esquire 120 N. Keyser Avenue Scranton PA 18504				
Account No: 1252 Creditor # : 8 Midland Funding LLC Encore Capital Group 8875 Aero Dr., Ste 200 San Diego CA 92123			various Credit Card Purchases/Interest originally by Bank of America				\$ 20,898.54
Sheet No. 2 of 3 continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ed t	to Se	chedule of (Use only on last page of the completed Schedule F. Report also or Schedules and, if applicable, on the Statistical Summary of Certain Liabilitie	n Sun	Γota nmar	l \$ y of	\$ 149,418.19

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In re Jeffrey	R.	Adami	Sr.	
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(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 1252 Representing:	Co-Debtor	J,	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community MCM	Contingent	Unliquidated	Disputed	Amount of Claim
Midland Funding LLC			Dept. 12421 PO Box 603 Oaks PA 19456				
Account No: Creditor # : 9 Portfolio Recovery Associates 120 Corporate Blvd. Norfolk VA 23502-2827			various Credit Card Purchases/Interest				\$ 1,563.37
Account No:							
Representing: Portfolio Recovery Associates			Apothaker & Associates, PC 520 Fellowship Rd., Ste. C306 Mount Laurel NJ 08054				
Account No:							\$ 500.00
Creditor # : 10 Sunoco PO Box 6407 Sioux Falls SD 57117-6407			Credit Card Purchases/Interest				
Account No: 9001	X	J					\$ 164,676.06
Creditor # : 11 TD Bank PO Box 5600 Lewiston ME 04243-5600			Personal Guarantee guarantee on note secured by mortgage from Allied Asset for 117 East Maple Ave., Langhorne, PA				
Sheet No. 3 of 3 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ched	to S	Chedule of (Use only on last page of the completed Schedule F. Report also Schedules and, if applicable, on the Statistical Summary of Certain Liabili	on Su	Tota mma	al \$ ry of	\$ 166,739.43 \$ 345,477.85

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n re Jeffrey R. Adami Sr.	/ Debtor	Case No.	
		·	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Cozy Cuttery Salon LLC & Marilyn Amos 146 E. Maple Avenue, 1st Floor Langhorne PA 19047	Contract Type:Non-residential lease * * Terms: rent schedule: Year 1: \$1,150; Year 2: \$1,300; Yea Beginning date:9/28/2011 Debtor's InterestLessor Description: 3 year lease commencing 10/7/2011 - 10/6/2014

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lnre Jeffrey R. Adami Sr.	/ Debtor	Case No.	
		-	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Allied Asset Group, LLC	John Traum
117 East Maple Avenue	1705 Bennett Place
2nd Floor	Holland PA 18966
Langhorne PA 19047	
	TD Bank
	PO Box 5600
	Lewiston ME 04243-5600
	DEWISSON ME 04245 5000
Robert Adami	Bristol Township Sewer Dept.
1114 Fourth Avenue	250 Bath Road
Croydon PA 19021	Bristol PA 19007
	Bucks County Tax Claim Bureau
	55 East Court Street
	Doylestown PA 18901
	Doy legionn TA 10501

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n re Jeffrey R. Adami Sr.	_ ,	Case No.	
Debtor(s)			(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: Divorced	RELATIONSHIP(S): son		AGE(S): 15		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Public Adjuster				
Name of Employer	Allied Adjustment Group, Inc.				
How Long Employed	23 years				
Address of Employer	146 East Maple Avenue Langhorne PA 19047				
INCOME: (Estimate of aver	age or projected monthly income at time case filed)		DEBTOR	SPOUSE	
 Monthly gross wages, sa Estimate monthly overtin SUBTOTAL 	lary, and commissions (Prorate if not paid monthly) ne	\$ \$ \$	3,250.00 0.00 3,250.00	\$	0.00
4. LESS PAYROLL DEDUC a. Payroll taxes and soo b. Insurance c. Union dues d. Other (Specify):		\$\$\$ \$	722.87 0.00 0.00 0.00	\$	0.00 0.00 0.00 0.00
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	722.87	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,527.13	\$	0.00
8. Income from real propert 9. Interest and dividends 10. Alimony, maintenance of dependents listed above	or support payments payable to the debtor for the debtor's use or that	\$\$\$\$	3,537.50 0.00 0.00 0.00	\$ \$	0.00 0.00 0.00 0.00
11. Social security or gover (Specify):12. Pension or retirement in13. Other monthly income		\$ \$	0.00	\$ \$	0.00 0.00
•	rom Cozy Cuttery	\$	1,300.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	4,837.50	\$	0.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	7,364.63	\$	0.00
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals		\$	7,364.63	
from line 15; if there is o	nly one debtor repeat total reported on line 15)	, ,	also on Summary of Sc cal Summary of Certain		

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re Jeffrey R. Adami Sr.	, Case No.	
Debtor(s)		(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 2,800.00
a. Are real estate taxes included? Yes 🛛 No 🗌	
b. Is property insurance included? Yes 🛛 No 🔲	
2. Utilities: a. Electricity and heating fuel	\$ 125.00
b. Water and sewer	\$ 65.00
c.Telephone d.Other Cable/Internet/Telephone	\$ 0.00
	\$ 100.00
Other Trash	\$ 30.00
3. Home maintenance (repairs and upkeep)	\$ 150.00
4. Food	\$ 430.00
5. Clothing	\$ 50.00
6. Laundry and dry cleaning	\$ 0.00
7. Medical and dental expenses	\$ 50.00
8. Transportation (not including car payments)	\$ 0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 100.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 0.00
b. Life	\$ 0.00
c. Health	\$ 0.00
d. Auto	\$ 0.00
e. Other	\$ 0.00
Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage)	
(Specify)	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ψ
a. Auto	\$ 0.00
b. Other:	\$ 0.00
c. Other:	\$ 0.00
14. Alimony, maintenance, and support paid to others	\$ 1,540.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other: Misc., grooming, toiletries	\$ 150.00
Other:	\$ 0.00
	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$ 5,590.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	,
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
13. 2 333. 33 a.i., 3000 or doordage in experience to reacendary analogues to book milling from the following the filling of this document.	
20. STATEMENT OF MONTHLY NET INCOME	7 264 6
a. Average monthly income from Line 16 of Schedule I	\$ 7,364.63 \$ 5,590.00
b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$ 5,590.00 \$ 1,774.63
c. Montuny riet income (a. Illinus D.)	Ψ 1,//4.0.

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Document Page 30 of 41 UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In re: Jeffrey R. Adami Sr. aka Jeffery R. Adami, Sr.

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2012 Year to date:\$13,500 wages \$11,650 rental

\$37,005 shareholder distribution from Allied Adjustment

2011:\$24,000 wages; K-1 income and rental TBD

2010:\$73,693 \$27,000 W-2 income; \$46,693 K-1 income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

Advantage Assets

II, LLC v. Jeffrey R. Adami, Sr.;
Docket No. 201102561

civil action

Bucks County Court of Common Pleas

judgment entered

Pleas 3/17/2011

Bank of America, NA
v. Jeffrey R.
Adami; Docket No.
2012-00838

Mortgage Foreclosure

Bucks County Court of Common Pleas

Judgment entered 5/10/12; sheriff sale scheduled for

10/12/12

Portfolio Recovery Associates v. Jeffrey R. Adami,

Sr.; Docket No.
2011-02570

civil action

Bucks County Court of Common Pleas

judgment entered
3/17/2011

American Express v. Jeffrey R. Adami, Sr.; Docket No. civil action

Bucks County Court of Common Pleas

judgement entered
3/17/2010

Statement of Affairs - Page 2

^{*} Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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CAPTION OF SUIT COURT OR AGENCY NATURE OF PROCEEDING STATUS OR DISPOSITION AND CASE NUMBER AND LOCATION

2010-02807

civil action Bucks County Court judgment entered American Express of Common Pleas 6/8/2009

Centurion Bank v. Jeffrey R. Adami, Sr.; Docket No. 2008-13267

LVNV Funding LLC v. Jeffrey R. Adami, Sr.; Docket No.

2011-08204

civil action Bucks County Court judgment entered

of Common Pleas

9/12/2011

Bank of America, NA v. Jeffrey R. Adami, Sr.; Docket

mortgage foreclosure

Bucks County Court of Common Pleas

discontinued without prejudice on 7/9/2010

No. 2010-03550

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None \boxtimes

None

 \boxtimes

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None \boxtimes

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses \boxtimes whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None \boxtimes

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None \boxtimes

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement this case

DATE OF PAYMENT,

AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Ann Hook Belknap,

NAME AND ADDRESS OF PAYEE

Date of Payment:9/4/2012 Payor: Jeffrey R. Adami Sr. \$3,000.00

Esquire Address:

301 Oxford Valley Road

Yardley, PA 19067

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF

TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Transferee: Address:

Relationship:

5/2012

Property: 1998 Harley Davidson Sportster Value:debtor bartered with an individual who performed stucco work worth approx. \$7,000 on his property in exchange for motorcycle which was worth about \$5,000

None \boxtimes

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None \boxtimes

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None \boxtimes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

Owner:Cozy Cuttery
Address:

Description: Security Deposit for 146 E. Maple Ave., Value: \$1,150

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulation, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor,

including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

None

X

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

LAST FOUR DIGITS OF

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME	SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	ENDING DATES
Allied Adjustment Group, Inc.	ID:*8953	117 East Maple Avenue Langhorne, PA 19047	Adjusters; debtor is sole shareholder	1989 - present
Allied Asset Group, Inc.	ID:*5144	117 East Maple Avenue Langhorne, PA 19047	real estate managment/servic es; debtor is sole shareholder	2000 - present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \boxtimes

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

None

 \boxtimes

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

BEGINNING AND

None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
None	20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None	22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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		_			
23 1	Nithdrawals	from a	nartnershin	or distribution	by a corporation

None	
\boxtimes	

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceeding the commencement of the case.

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	10/	4/2012	Signature /s/ Jeffrey R. Adami	Sr.
			of Debtor	
			Signature	
Date			of Joint Debtor	
			(if any)	

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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In re Jeffrey R. Adami Sr.	Case No.
aka Jeffery R. Adami, Sr.	Chapter 13
/ Debtor	
Attorney for Debtor: Ann Hook Belknap, Esquire	

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: 10/ 4/2012 /s/ Jeffrey R. Adami Sr.

Debtor

Advantage Assets II, Inc. c/o Apothaker & Assoc., PC 520 Fellowship Rd., Ste. C306 Mount Laurel, NJ 08054

American Express Centurion Bank 4315 South 2700 West Mail Code: 02-01-47 Salt Lake City, UT 84184

American Express PO Box 981535 El Paso, TX 79998-1535

Apothaker & Associates, PC 520 Fellowship Rd., Ste. C306 Mount Laurel, NJ 08054

Bank of America Home Loans 7105 Corporae Drive PTX-B-209 Plano, TX 75024

Bristol Township Sewer Dept. 250 Bath Road Bristol, PA 19007

Bucks County Tax Claim Bureau 55 East Court Street Doylestown, PA 18901

Citibank, N.A. PO Box 6500 Sioux Falls, SD 57117 EMS
PO Box 707601
Tulsa, OK 74170-7601

EPA Group 9668 Milliken Avenue Suite 104-395 Rancho Cucamonga, CA 91730

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